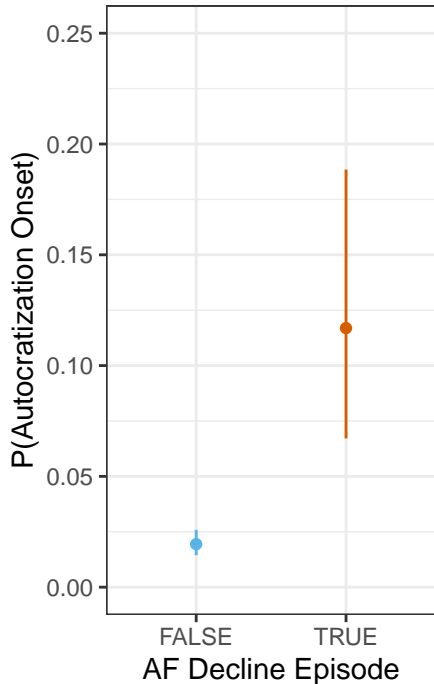
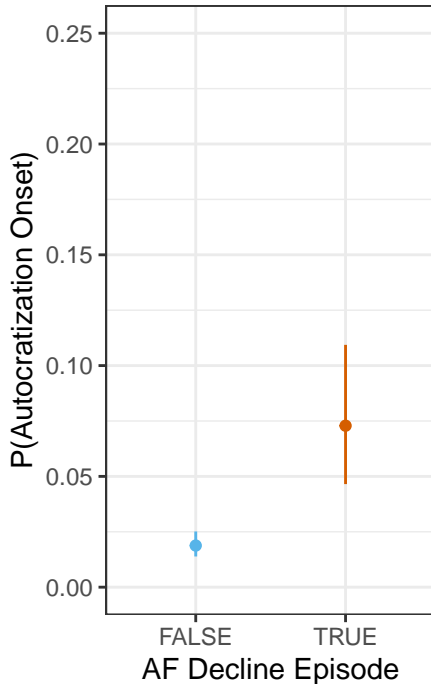


1 year lag**1-3 year lag****1-5 year lag**